



Why Life Insurance matters...No matter where you are in life.

Your situation is unique so only you can determine the exact amount of life insurance you need. When choosing the amount of coverage, think about the amount of money needed to maintain your family's lifestyle. How much would your family need to live comfortably without compromising short and/or long term plans? A good starting point is to reflect on your standard of living. Think about:

- **Your current assets and liabilities**
- **The earning power of a surviving spouse**
- **Other sources of income**
- **Future expenses like your children's college education**

Try Minnesota Life's Insurance Needs Calculator:

www.lifebenefits.com/insuranceneeds

What's your personal situation?

Consider your financial situation and your specific circumstances at this point in your life:

- **Single and in your 20s** - you may need life insurance to pay off student loans, car payments, and credit cards. Hard as it is to imagine, if you die, your family also needs cash on hand to cover your final expenses.
- **Married with young children** - you most likely have modest savings and big responsibilities – a mortgage, child care and other monthly bills. If you die prematurely, life insurance will help your spouse maintain your home and provide support for your children.
- **Single parent and the sole breadwinner** - life insurance will help cover your children's day care costs, other living expenses, and fulfill plans for future education.
- **Married homeowner with no children** - life insurance can provide money to meet financial obligations and help your spouse maintain assets and the lifestyle you've both worked hard to achieve.
- **Married with college-age children and/or elderly parents** - a premature death could deplete your retirement savings or other assets. Life insurance can help replace lost income to cover the cost of current living expenses, college tuition, and/or your parents' care.
- **Married with adult children** - you may have less need to carry life insurance to cover current expenses as when your loved ones were relying on your income. You may want to consider life insurance as an opportunity to support your favorite charities, build a legacy for your children and grandchildren, or cover estate taxes.

Group Universal Life Insurance

Benefit eligible active employees may purchase one to six times annual base pay up to \$350,000. During your initial 90 day eligibility period, you may purchase one, two or three times annual base pay up to \$200,000 without providing proof of good health. All other amounts will require proof of good health. Employees can also enroll or change current coverage election(s) at any time after their initial eligibility period expires by providing proof of good health to Minnesota Life. For additional information, refer to your enrollment packet or the Statewide Benefits Office website at www.ben.omb.delaware.gov/life.

Questions? Call Minnesota Life's customer service center at 1-877-215-1489, Monday through Friday between 8:00 a.m. and 7:00 p.m. (EST), or email lifebenefits@securian.com. You may also contact Leslie Ramsey, at the Statewide Benefits Office at (302)739-8331 or email leslie.ramsey@state.de.us.

Products are offered by Minnesota Life Insurance Company under policy form series 00-30252. Please refer to your certificate for details regarding your plan.

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